



BANK OF AYUDHYA PUBLIC COMPANY LTD.

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 January 2020



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,905,291	Deposits	1,594,939,650
Interbank and money market items - net	354,188,318	Interbank and money market items	248,602,015
Financial assets measured at fair value through profit or loss	4,578,430	Liabilities payable on demand	3,512,220
Derivatives assets	28,504,739	Financial liabilities measured at fair value through profit or loss	-
Investments - net	113,521,475	Derivatives liabilities	22,577,069
Investments in subsidiaries and associates - net	59,956,092	Debt issued and borrowings	139,040,975
Loans to customers and accrued interest receivables - net	1,605,915,637	Other liabilities	36,161,105
Properties for sale - net	2,407,113	Total Liabilities	2,044,833,034
Premises and equipment - net	29,561,788	Shareholders' equity	
Other assets - net	24,597,883	Equity portion	126,436,367
		Other reserves	5,139,229
		Retained earnings	79,728,136
Total assets	2,256,136,766	Total Shareholders' equity	211,303,732
		Total liabilities and shareholders' equity	2,256,136,766

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 31 December 2019 35,542,246

(1.84 percent of total loans before deducting allowance for expected credit losses)

Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019 37,715,922

Regulatory capital 270,886,506

(16.54 percent ratio of total capital to risk weighted assets)

Capital after deducting capital add-ons for loans to large exposures 270,886,506

(16.54 percent ratio of total capital after deducting capital add-ons to risk weighted assets)

Changes in assets and liabilities during the quarter ended 31 January 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section.... 0

Channels of disclosure of information on capital requirement

For commercial banks

For financial business groups

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure www.krungsri.com Channel for disclosure www.krungsri.com

Date of disclosure October 30, 2019 Date of disclosure October 30, 2019

Information as of June 30, 2019 Information as of June 30, 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

Mr. Kriangsak Jongsukkiparnich

Executive Vice President Head of Accounting Division

Mr. Seiichiro Akita

President and Chief Executive Officer